

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: NICHOLE MARIE HOFFMAN	§	Case No. 1:19-bk-00835
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/28/2019.
- 2) The plan was confirmed on 06/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/25/2020, 03/18/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/14/2019.
- 5) The case was completed on 02/09/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,650.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,177.22.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 21,301.00	
Less amount refunded to debtor(s)	\$ 20.78	
NET RECEIPTS		\$ 21,280.22

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,095.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,457.72	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,552.72
Attorney fees paid and disclosed by debtor(s):	\$ 405.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	4,095.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,192.11	1,192.11	1,192.11	0.00
RESURGENT CAPITAL SERVICES	Uns	657.00	657.00	657.00	657.00	0.00
WESTLAKE FINANCIAL SERVICES	Sec	19,385.00	19,113.48	0.00	0.00	0.00
MEMBER FIRST FED. CREDIT	Sec	0.00	NA	NA	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	134.22	172.07	172.07	172.07	0.00
BECKET & LEE	Uns	785.00	785.67	785.67	785.67	0.00
ALLY FINANCIAL	Sec	37,529.00	31,328.01	1,129.86	1,129.86	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	0.00	1,719.55	1,719.55	1,719.55	0.00
PORTFOLIO RECOVERY	Uns	3,200.84	3,200.84	3,200.84	3,200.84	0.00
MEMBER FIRST FED. CREDIT	Sec	9,955.00	9,998.12	3,143.18	3,143.18	0.00
FREEDOM MORTGAGE	Sec	220,413.00	240,907.71	3,727.22	3,727.22	0.00
US DEPARTMENT OF HUD	Sec	7,623.51	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU	Uns	1,475.00	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU	Uns	894.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	100.00	NA	NA	0.00	0.00
CITI	Uns	5,116.11	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
IC SYSTEM	Uns	752.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	397.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	281.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	281.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	281.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	174.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	174.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	111.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	64.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	56.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	56.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	56.00	NA	NA	0.00	0.00
IC SYSTEM	Uns	56.00	NA	NA	0.00	0.00
PEDIATRIX MEDICAL GROUP	Uns	2,785.11	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Sec	1,000.00	NA	NA	0.00	0.00
SYNCHRONY BANK / TOYS R US	Uns	1,068.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 6,870.40	\$ 6,870.40	\$ 0.00
Debt Secured by Vehicle	\$ 1,129.86	\$ 1,129.86	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 8,000.26	\$ 8,000.26	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 7,727.24	\$ 7,727.24	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,552.72	
Disbursements to Creditors	\$ 15,727.50	
TOTAL DISBURSEMENTS:		\$ 21,280.22

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/18/2024

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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